

United States Bankruptcy Court
Southern District of Mississippi

In re:
William D Watkins
Susan Watkins
Debtors

Case No. 24-02223-JAW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Dec 09, 2024

User: admin
Form ID: n029

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William D Watkins, Susan Watkins, 1415 Brecon Drive, Jackson, MS 39211-5610

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2024 at the address(es) listed below:

Name	Email Address
Bryant D. Guy	on behalf of Debtor William D Watkins bdguylaw@yahoo.com
Bryant D. Guy	on behalf of Joint Debtor Susan Watkins bdguylaw@yahoo.com
Eileen N. Shaffer	eshaffer@eshaffer-law.com ms04@ecfbis.com
Elizabeth Crowell Price	on behalf of Creditor PennyMac Loan Services LLC. Eprice@hwmlawfirm.com, ecfmail@hwmlawfirm.com
Jeff D. Rawlings	on behalf of Creditor Community Bank of Mississippi Notices@rawlingsmacinnis.net Judy@rawlingsmacinnis.net
United States Trustee	

District/off: 0538-3

User: admin

Page 2 of 2

Date Rcvd: Dec 09, 2024

Form ID: n029

Total Noticed: 1

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

In re: William D Watkins
Susan Watkins

Case No. 24–02223–JAW

Chapter 7

**NOTICE OF REQUIREMENT TO FILE CERTIFICATE OF
COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT COURSE**

Subject to statutory exceptions, pursuant to 11 U.S.C. § 727(a)(11) and 11 U.S.C. § 1328(g)(1) an individual debtor must complete an instructional course in personal financial management to receive a discharge under chapter 7 (11 U.S.C. § 727) and chapter 13 (11 U.S.C. § 1328).

Pursuant to Fed. R. Bankr. P. 1007(b)(7) unless an approved provider of an instructional course concerning personal financial management has notified the court that the debtor completed the course in financial management after filing the petition or the debtor is not required to complete the course as a condition for discharge, an individual debtor* in a Chapter 7 or Chapter 13 case must file a certificate of course completion ("Certificate of Debtor Education") issued by the provider for cases under:

Chapter 7 Within 60 days after the first date set for the meeting of creditors under § 341 of the Code.

Chapter 13 Before the last payment is made under the plan or the filing of a motion for entry of discharge under § 1328(b).

Failure to file the certificate within the applicable time limit under Rule 1007(c) may result in the case being closed without an entry of a discharge. If the debtor later files a Motion to Reopen the Case for the purpose of filing the certificate, the debtor must pay the full reopening fee due for filing the motion.

This requirement can be completed any time before the deadline, but it is highly recommended that the debtor complete this requirement as soon as possible to avoid missing the deadline.

The Certificate of Debtor Education should not be confused with the Certificate of Credit Counseling, which should be filed with the petition.

Dated: 12/9/24

Danny L. Miller, Clerk of Court
Thad Cochran U.S. Courthouse
501 E. Court Street
Suite 2.300
Jackson, MS 39201
601–608–4600

**In a joint case, each debtor must complete the financial management course and file a certificate of course completion.*